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(WASHINGTON, DC) – A bipartisan group of members, including U.S. Reps. Ron Kind (D-WI), Phil English (R-PA), John Barrow (D-GA), Bill Young (R-FL), Russ Carnahan (D-MO), Jo Ann Emerson (R-MO), Tom Allen (D-ME), Jim Gerlach (R-PA), Jason Altmire (D-PA), Christopher Shays (R-CT), Joe Courtney (D-CT) and Jim Ramstad (R-MN) along with the National Federation of Independent Business (NFIB), the Service Employees International Union (SEIU), and the National Association of Realtors (NAR), today unveiled the *Small Business Health Options Program (SHOP) Act*, H.R. 6210, legislation designed to make health insurance more available and affordable for small businesses and their employees.

H.R. 6210 is companion legislation to Senator Durbin's S. 2795, introduced in early April.

Carnahan is an original co-sponsor of H.R. 6210.

“It’s great to see such a broad coalition of lawmakers from both sides of the aisle as well as business and labor organizations stand in support of reducing the costs of health care,” said Carnahan. “This bill will allow small businesses to join forces to combat skyrocketing health care costs, which is good for small businesses, individuals and the American economy.”

The SHOP Act would make health insurance less costly, more predictable, and more accessible for the 47.1 million employees of the nation’s 5.8 million small businesses and for the 14.1 million self-employed individuals in by:

- Allowing small businesses and the self employed to band together in a statewide or nationwide pool to obtain lower health insurance prices by

spreading their risk over a larger number of participants.

- Keeping prices low by offering a range of private health plans that have to compete for business.
- Providing small business owners with an annual tax credit of up to \$1,000 per employee (\$2,000 for family coverage) if they pay for 60% of their employees' premiums, and a bonus tax credit if they pay for more than 60% of the premiums. Self-employed individuals would get a \$1,800 annual tax credit (\$3,600 for family coverage) to purchase health insurance.
- Cutting down on administrative costs for small businesses – today, small businesses spend almost 25 percent of health insurance premiums on administrative costs, compared to 10 percent for large employers.
- Banning the practice of rating insurance based on health status and claims experience so that premium increases will be more stable and predictable.
- Providing a website with comparative information about a variety of private health plans.
- Putting in place accountability measures that rely on the proven oversight of state insurance commissioners to ensure that all health plans meet state requirements for financial solvency, network adequacy, and claims and appeal procedures.

"We commend this bipartisan group of Representatives for supporting small business and working to address their number one concern – the ever-increasing cost of healthcare," said **Todd Stottlemeyer, president and CEO of the National Federation of Independent Business**

. "The pooling options and tax credits outlined in this bill directly reflect on NFIB's Small Business Principles for Healthcare Reform, helping to stabilize costs and incentivizing small businesses. We will continue to work with leaders in Congress to pursue new approaches to addressing the healthcare crisis that continues to burden 's job creators."

"For many Realtors and those with families, the total cost of health insurance can rival or even exceed their monthly mortgage," said **James L. Helsel, Jr., Treasurer of the National Association of Realtors**

. "This bill will empower trade associations and other organizations to help guide their self-employed and small business members through the process of finding coverage."

"Too many hardworking people in this country are struggling under the strain of health care costs that are rising every year, without any relief – people like Deborah Roberson, a child care worker from Erie, Pennsylvania ," said **Mary Kay Henry, Executive Vice President of SEIU**, the largest union of health care workers.

"Deborah lives in fear of getting sick because she can't afford coverage, even though she works over 80 hours a week taking care of up to 6 children.

This bill won't fix everything wrong with our broken health care system, but it will help Deborah, and millions like her."